

11064988

**VOLUNTARY  
PETITION**
**United States Bankruptcy Court  
Western District of New York**

<b>IN RE</b> (Name of Debtor - if individual enter Last First Middle)  Carrigg, Edward J.		<b>NAME OF JOINT DEBTOR</b> (Spouse) (Last, First, Middle)  Carrigg, Elizabeth J.															
<b>ALL OTHER NAMES</b> used by the debtor in the last 6 years (include married, maiden and trade names) N/A		<b>ALL OTHER NAMES</b> used by the joint debtor in the last 6 years (include married, maiden and trade names) N/A															
<b>SOC. SEC./TAX I.D. NO.</b> 173-12-1366		<b>SOC. SEC./TAX I.D. NO.</b> 185-14-5549															
<b>STREET ADDRESS OF DEBTOR</b>  47 Temple Drive Cheektowaga, New York 14225		<b>STREET ADDRESS OF JOINT DEBTOR</b>  47 Temple Drive Cheektowaga, New York 14225															
<b>MAILING ADDRESS OF DEBTOR</b>  Same as above		<b>MAILING ADDRESS OF JOINT DEBTOR</b>  Same as above <b>03-15670 K</b>															
<b>LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR</b>		<b>VENUE</b> (Check One Box)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.															
<b>INFORMATION REGARDING DEBTOR</b> (Check applicable boxes)																	
<b>TYPE OF DEBTOR:</b>  <input type="checkbox"/> Individual <input checked="" type="checkbox"/> Joint (husband/wife) <input type="checkbox"/> Partnership <input type="checkbox"/> Other  <input type="checkbox"/> Corporation publicly held <input type="checkbox"/> Corporation not publicly held <input type="checkbox"/> Municipality		<b>CHAPTER OR SECTION OF CODE UNDER WHICH THE PETITION IS FILED</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> § 304-Case Ancillary to Foreign Proceeding  <b>SMALL BUSINESS</b> (Chapter 11 Only) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (optional)															
<b>NATURE OF DEBT</b>  <input checked="" type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business - Complete A & B  <b>A. TYPE OF BUSINESS</b> (Check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacg/Mining <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Stockbroker <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Other Business <b>B. BRIEFLY DESCRIBE NATURE OF BUSINESS:</b>		<b>FILING FEE</b> (Check one box)  <input checked="" type="checkbox"/> Filing fee attached <input type="checkbox"/> Filing fee to be paid in installments (Applicable to individuals only.) Must sign application for the Court's consideration certifying that debtor is unable pay fee except in to installments. Rule 1006(b).															
<b>STATISTICAL AND ADMINISTRATIVE INFORMATION</b> (28 USC 604) (Estimates only) (Check applicable boxes)  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors		<b>NAME AND ADDRESS OF LAW FIRM OR ATTORNEY</b>  <b>DAMON &amp; MOREY LLP</b> 1000 Cathedral Place 298 Main Street Buffalo, New York 14202 Telephone No.: (716) 856-5500															
<b>ESTIMATED NUMBER OF CREDITORS:</b> <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-Over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		1-15	16-49	50-99	100-199	200-999	1000-Over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<b>THIS SPACE FOR COURT USE ONLY</b> <b>THIS SPACE FOR COURT USE ONLY</b>			
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<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
<b>ESTIMATED ASSETS</b> (in thousands of dollars): <table style="width: 100%; text-align: center;"> <tr> <td>under 50</td> <td>50-99</td> <td>100-499</td> <td>500-999</td> <td>1000-9999</td> <td>10000-99999</td> <td>100000-up</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		under 50	50-99	100-499	500-999	1000-9999	10000-99999	100000-up	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<div style="text-align: right;"> <b>FILED</b>  <b>2003 JUL 25 PM 3 21</b>  <b>CLERK OF COURT</b>  <b>U.S. BANKRUPTCY COURT</b>  <b>WESTERN DISTRICT OF NEW YORK</b> </div>	
under 50	50-99	100-499	500-999	1000-9999	10000-99999	100000-up											
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<b>ESTIMATED LIABILITIES</b> (in thousands of dollars): <table style="width: 100%; text-align: center;"> <tr> <td>under 50</td> <td>50-99</td> <td>100-499</td> <td>500-999</td> <td>1000-9999</td> <td>10000-99999</td> <td>100000-up</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		under 50	50-99	100-499	500-999	1000-9999	10000-99999	100000-up	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
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<b>ESTIMATED NO. OF EMPLOYEES-CHAP. 11 &amp; 12 ONLY:</b> <table style="width: 100%; text-align: center;"> <tr> <td>0</td> <td>1-19</td> <td>20-99</td> <td>100-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		0	1-19	20-99	100-999	1000-over	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
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<b>ESTIMATED NO. OF EQUITY SECURITY HOLDERS-CHAP. 11 &amp; 12 ONLY:</b> <table style="width: 100%; text-align: center;"> <tr> <td>0</td> <td>1-19</td> <td>20-99</td> <td>100-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		0	1-19	20-99	100-999	1000-over	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
0	1-19	20-99	100-999	1000-over													
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													

### FILING OF PLAN

For chapter 9, 11, 12 and 13 cases only. Check appropriate box.

☐ A copy of debtor's proposed plan dated is attached.

☐ Debtor intends to file a plan within the time allowed by statute, rule or order of the court.

### PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

Location Where Filed N/A	Case Number	Date Filed
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### PENDING BANKRUPTCY FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THIS DEBTOR

Name of Debtor N/A	Case Number	Date
Relationship	District	Judge

### REQUEST FOR RELIEF

Debtor requests relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

### SIGNATURES

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under Chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such Chapter, and choose to proceed under Chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Edward J. Carrigg 7/9/03  
Signature of Debtor Date

Elizabeth J. Carrigg 7/9/03  
Signature of Joint Debtor Date

Telephone Number (If not represented by attorney)

#### Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made part of this petition.

#### Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

Beth Ann Bivona 7/25/03  
Signature of Attorney for Debtor(s) Date  
Beth Ann Bivona, Esq. And/or Christopher D. Smith, Esq.

#### Signature of Attorney

Signature of Attorney for Debtor Date

Beth Ann Bivona, Esq./Christopher D. Smith, Esq.

Printed Name of Attorney for Debtor(s)

Damon & Morey LLP

Firm Name

1000 Cathedral Pl., 298 Main Street

Buffalo, New York 14202

Address

716-856-5500

Telephone Number

#### Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made part of this petition.  
X No.

#### Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer Date

Social Security Number

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy procedure may result in fines or imprisonment or both 11 U.S.C. § 110, 18 U.S.C. § 156.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Date

Printed Name of Authorized Individual

Title of Authorized Individual

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**In Re:     EDWARD J. CARRIGG and ELIZABETH J. CARRIGG,**

**Bk. No:03-\_\_\_\_\_**

**Debtors.**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide information requested on this statement concerning all such activities as well as the individual's affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete questions 16-25. Each question must be answered. If the answer to any question is "None", or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "In business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of the bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partnership, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(30).

<b>XNone. 1.     Income from Employment or Operation of Business.</b> State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) <small>Give AMOUNT and SOURCE (if more than one)</small>	YTD:        approx: \$7,500.00  2002:        \$15,037.00  2001:        \$14,755.00
<b>XNone. 2.     Income other than from Employment or Operation of Business.</b> State the amount of income received by the debtor other than from employment, trade, or profession, or from operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) <small>Give AMOUNT and SOURCE (if more than one)</small>	YTD: approx: \$8,268  2002: \$17,712.00  2001: \$17,292.00

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**Debtors.**

**STATEMENT OF FINANCIAL AFFAIRS**

<p><b>3. Payments to Creditors</b></p> <p>XNone.            a.            List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING</p> <p>XNone.            b.            List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING</p>	<p>Chase Manhattan Mortgage: \$505.26/mth.</p> <p>Ford Motor Credit: \$266.00/mth.</p>
<p><b>4. Suits and administrative proceedings, executions, garnishments and attachments</b></p> <p>XNone.            a.            List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT AND LOCATION and STATUS OR DISPOSITION.</p> <p>XNone.            b.            Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY</p>	
<p><b>XNone. 5. Repossessions, Foreclosures, and Returns</b></p> <p>List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY</p>	

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**STATEMENT OF FINANCIAL AFFAIRS**

<p><b>6. Assignments and Receiverships</b> XNone.            a.            Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT AND TERMS OF ASSIGNMENT OR SETTLEMENT</p> <p>XNone.            b.            List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of the case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE &amp; NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.</p>	
<p>None. <b>7. Gifts</b> List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.</p>	<p>St. Barnabas Roman Catholic Church \$48.00/mth.</p>
<p>XNone. <b>8. Losses</b> List all losses from fire, theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.</p>	
<p>None. <b>9. Payments Related to Debt Counseling or Bankruptcy</b> List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</p>	<p>Damon &amp; Morey LLP \$450.00 includes filing fee July, 2003</p>

**UNITED STATES BANKRUPTCY COURT  
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**STATEMENT OF FINANCIAL AFFAIRS**

<p>XNone. <b>10. Other Transfers</b> List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.</p>	
<p>XNone. <b>11. Closed Financial Accounts</b> List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.</p>	
<p>XNone. <b>12. Safe Deposit Boxes</b> List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.</p>	
<p>XNone. <b>13. Setoffs</b> List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.</p>	
<p>XNone. <b>14. Property Held for Another Person</b> List all property owned by another person that the debtor holds or controls. Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.</p>	

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<p>XNone. <b>15. Prior Address of Debtor</b> If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give ADDRESS, NAME USED and DATES OF OCCUPANCY.</p>	
<p>XNone. <b>16.. Spouses and Former Spouses.</b> If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the <b>six-year period</b> immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. Give NAME.</p>	

UNITED STATES BANKRUPTCY COURT  
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STATEMENT OF FINANCIAL AFFAIRS

XNone. 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

XNone. a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Give SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE, ENVIRONMENTAL LAW.

XNone. b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Give SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE, ENVIRONMENTAL LAW.

XNone. c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Give SITE NAME AND ADDRESS, OF GOVERNMENTAL UNIT, DOCKET NUMBER STATUS OR DISPOSITION.



UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

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STATEMENT OF FINANCIAL AFFAIRS

**18. Nature, Location and Name of Business**

☒None. a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

GIVE TAXPAYER I.D. NUMBER, ADDRESS, NATURE OF BUSINESS, AND BEGINNING AND ENDING DATES.

☒None. B. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

GIVE NAME AND ADDRESS.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in businesses within those years should go directly to the signature page.)*

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**In Re:     EDWARD J. CARRIGG and ELIZABETH J. CARRIGG,**

**Bk. No:03-\_\_\_\_\_**

**Debtors.**

**STATEMENT OF FINANCIAL AFFAIRS**

<p><b>19. Books, Records, and Financial Statements</b> <input checked="" type="checkbox"/>None.            a.        List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor. Give NAME AND ADDRESS and DATES SERVICES RENDERED. <input checked="" type="checkbox"/>None.            b.        List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor. Give NAME AND ADDRESS and DATES SERVICES RENDERED. <input checked="" type="checkbox"/>None.            c.        List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. Give NAME AND ADDRESS. <input checked="" type="checkbox"/>None.            d.        List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor. Give NAME AND ADDRESS and DATE ISSUED</p>	
<p><b>20. Inventories</b> <input checked="" type="checkbox"/>None.            a.        List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. Give DATE OF INVENTORY, INVENTORY, SUPERVISOR and DOLLAR AMOUNT OF INVENTORY (specify cost, market or other basis). <input checked="" type="checkbox"/>None.            b.        List the names and addresses of the persons having possession of the records of each of the two inventories reported in a., above. Give DATE OF INVENTORY and NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS.</p>	
<p><b>21. Current Partners, Officers, Directors and Shareholders</b> <input checked="" type="checkbox"/>None.            a.        If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. Give NAME AND ADDRESS, NATURE OF INTEREST and PERCENTAGE OF STOCK OWNERSHIP. <input checked="" type="checkbox"/>None.            b.        If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation. Give NAME AND ADDRESS, TITLE and NATURE AND PERCENTAGE OF STOCK OWNERSHIP.</p>	
<p><b>22. Former Partners, Officers, Directors and Shareholders</b> <input checked="" type="checkbox"/>None.            a.        If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. Give NAME, ADDRESS and DATE OF WITHDRAWAL. <input checked="" type="checkbox"/>None.            b.        If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. Give NAME AND ADDRESS, TITLE, and DATE OF TERMINATION.</p>	

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In Re: EDWARD J. CARRIGG and ELIZABETH J. CARRIGG,

Bk. No:03-\_\_\_\_\_

Debtors.

STATEMENT OF FINANCIAL AFFAIRS

<input checked="" type="checkbox"/> None. <b>23. Withdrawals from a Partnership or Distributions by a Corporation</b> If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case. Give NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR, DATE AND PURPOSE OF WITHDRAWAL, and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.	
<input checked="" type="checkbox"/> None. <b>24. Tax Consolidation Group.</b> If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the <b>six-year period</b> immediately preceding the commencement of the case. Give NAME OF PARENT CORPORATION and TAXPAYER IDENTIFICATION NUMBER.	
<input checked="" type="checkbox"/> None. <b>25. Pension Funds.</b> If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the <b>six-year period</b> immediately preceding the commencement of the case. Give NAME OF PENSION FUND and TAXPAYER IDENTIFICATION NUMBER.	

709660

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: EDWARD J. CARRIGG and  
ELIZABETH J. CARRIGG,

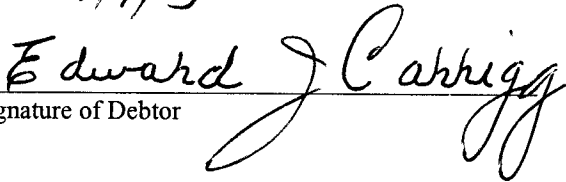
Bk. No: 03-\_\_\_\_\_

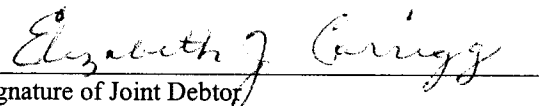
Debtors.

**UNSWORN DECLARATION UNDER PENALTY OF PERJURY**

*(If completed by an individual or individual and spouse)* I declare under penalty of perjury that I have read the answers contained in the foregoing **STATEMENT OF FINANCIAL AFFAIRS** and any attachments thereto and that they are true and correct.

Dated: 7/9/03

  
Signature of Debtor

  
Signature of Joint Debtor

*(If completed on behalf of a partnership or corporation)* I declare under penalty of perjury that I have read the answers contained in the foregoing **STATEMENT OF FINANCIAL AFFAIRS** and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Dated:

NAME OF CORPORATION

By: \_\_\_\_\_  
Name of Principal  
Title

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)  
Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In Re:           **EDWARD J. CARRIGG**  
                    **AND ELIZABETH J. CARRIGG,**  
                                    **Debtors.**

Bk. No: 03-\_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the Debtor has any legal, equitable or future interest, including all property owned as a co-tenant, community property, or in which the Debtor has a life estate. Include any property in which the Debtor holds rights and powers exercisable for the Debtor's own benefit. If the Debtor is married, state whether husband, wife or both own the property by placing an *H, W, J, or C* in the column labeled *H, W, J, C*. If the Debtor holds no interest in real property, write *None* under *Description and Location of Property*.

Do not include interests in executory contracts and unexpired leases on this schedule. List them in *Schedule G - Executory Contracts and Unexpired Leases*.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. *See Schedule D*. If no entity claims to hold a secured interest in the property, write *None* in the column labeled *Amount of Secured Claim*.

If the Debtor is an individual or in a joint petition is filed, state the amount of any exemption claimed in the property only in *Schedule C - Property Claimed as Exempt*.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION (\$)	AMOUNT OF SECURED CLAIM (\$)
47 Temple Drive Cheektowaga, New York 14225	Tenants by the entirety	J	\$80,000.00	\$67,724.24

**TOTAL**

**80,000.00**

*(Report also on Summary of Schedules)*

709668

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

**In Re:               EDWARD J. CARRIGG**  
**AND ELIZABETH J. CARRIGG,**  
**Debtors.**

**Bk. No: 03**

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the Debtor of whatever kind. If the Debtor has no property in one or more of the categories, place an *X* in the appropriate position in the column labeled *None*. If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number and the number of the category. If the Debtor is married, state whether husband, wife or both own the property by placing an *H, W, J* or *C* in the column labeled, *H, W, J* or *C*. If the Debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in *Schedule C - Property Claimed as Exempt*.

Do not list any interests in executory contracts and unexpired leases on this schedule. List them in *Schedule G - Executory Contracts and Unexpired Leases*.

If the property is being held for the Debtor by someone else, state that person's name and address under *Description and Location of Property*.

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION [\$]
1. Cash on hand.	X			0
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		HSBC Checking Account	J	10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Assorted household goods	J	3,000.00
5. Books, pictures and art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Assorted clothing	J	200.00
7. Furs and jewelry.		Wedding rings	J	300.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Prudential Stock 122 shares for Edward J. Carrigg 22 shares for Elizabeth J. Carrigg	J	\$4,000.00
10. Annuities. Itemize and name each issuer.	X			
11. Interest in IRA, ERISA, Keough, or other pension or profit sharing plans. Itemize.		Westinghouse Electric pension	H	Unliquidated
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts Receivable	X			

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

**In Re:               EDWARD J. CARRIGG**  
**AND ELIZABETH J. CARRIGG,**  
**Debtors.**

**Bk. No: 03**

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION [\$]
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford Focus	H	13,000.00
24. Boats, motors and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops/growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

**TOTAL**

**\$20,510.00**

709685

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**In Re:                    EDWARD J. CARRIGG AND ELIZABETH J. CARRIGG,**  
**Debtors.**

**Bk. No: 03-\_\_\_\_\_**

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under (check one box):

- ☐ 11 U.S.C. Section 522(b)(1):            Exemptions provided in 11 U.S.C. Section 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. Section 522(b)(2):            Exemptions available under applicable non-bankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable non-bankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION [S]	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION [S]
47 Temple Drive Cheektowaga, New York 14225	DCL §283	\$20,000.00	\$80,000.00
Assorted household goods	CPLR §5205(a)	3,000.00	3,000.00
Assorted clothing	CPLR §5205(a)	200.00	200.00
Wedding rings	CPLR §5205(a)	300.00	300.00
Prudential Stock	DCL §283	4,000.00	4,000.00
Westinghouse Electric pension	DCL §282	Unliquidated	Unliquidated
2002 Ford Focus	DCL §282	2,400.00	13,000.00

709683



**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**In Re: EDWARD J. CARRIGG  
AND ELIZABETH J. CARRIGG,**

**Bk. No: 03-\_\_\_\_\_**

**Debtors.**

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the Debtor as of the date of filing the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deed of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an *X* in the column labeled *Codebtor*, include the entity of the appropriate schedule of creditors, and complete *Schedule H - Codebtors*. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an *H, W, J* or *C* in the column labeled *H, W, J, C*.

If the claim is contingent, place a *C* in the column labeled *CUD*. If the claim is unliquidated, place a *U* in the column labeled *CUD*. If the claim is disputed, place a *D* in the column labeled *CUD*.

Report the total of all claims listed on this schedule in the box labeled *Total* on the last sheet of the completed schedule. Report this total also on the *Summary of Schedules*.

☐ Check this box if the Debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL [\$]	UNSECURED PORTION, IF ANY [\$]
Chase Manhattan Mortgage Corp. P. O. Box 50911 Dept. 310 San Diego, California 92150- 9011  ACCT. No.: 0014383491		J	VALUE: \$80,000.00 Home Equity Loan  April 1998		\$67,724.24	
Ford Credit C/o correspondence P. O. Box 17948 Greenville, South Carolina 29606-8948  ACCT. No.: 00000031366159		H	VALUE: \$13,000.00 2002 Ford Focus  July 2002		\$13,856.00	
			VALUE: \$			
ACCT. No.:						

**TOTAL**

**\$81,580.24**

(Report total also on Summary of Schedules)

709682

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In Re: EDWARD J. CARRIGG

AND ELIZABETH J. CARRIGG,

Debtors.

Bk. No: 03-\_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Co-debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Co-debtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J:" or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

X Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on attached sheet(s))

☐ **EXTENSIONS OF CREDIT IN AN INVOLUNTARY CASE**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2)

☐ **WAGES, SALARIES, AND COMMISSIONS**

Wages, salaries and commissions, including vacation, severance and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3)

☐ **CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

☐ **CERTAIN FARMERS AND FISHERMEN**

Claims of certain farmers and fishermen, up to a maximum of \$4,000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

☐ **DEPOSITS BY INDIVIDUALS**

Claims of individuals up to a maximum of \$1,800. for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6).

☐ **ALIMONY, MAINTENANCE, OR SUPPORT**

Claims of spouse, former spouse, or child of the debtor for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a)(7).

☐ **TAXES AND CERTAIN OTHER DEBTS OWED TO GOVERNMENTAL UNITS**

Taxes, customs duties and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

☐ **COMMITMENTS TO MAINTAIN THE CAPITAL OF AN INSURED DEPOSITORY INSTITUTION**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

\*Amounts are subject to adjustment on April 1, 1988, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In Re: EDWARD J. CARRIGG

AND ELIZABETH J. CARRIGG,

Debtors.

Bk. No: 03-\_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM [\$]	AMOUNT ENTITLED TO PRIORITY [\$]
None.						

**TOTAL**

**0.00**

*(Report also on Summary of Schedules)*

709680

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**In Re: EDWARD J. CARRIGG**

**AND ELIZABETH J. CARRIGG,**

**Debtors.**

**Bk. No: 03-\_\_\_\_\_**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an X in the column labeled Co-Debtor, include the entity on the appropriate schedule of creditors, and complete Schedule H - Co-Debtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an H, W, J or C in the column labeled Husband, Wife, Joint or Community."

If the claim is contingent, place an X in the column labeled Contingent. If the claim is unliquidated, place an X in the column labeled Unliquidated. If the claim is disputed, place an X in the column labeled Disputed. (You may need to place an X in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled Total on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured non-priority claims to report on this Schedule F.

<b>CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE</b>	<b>C O D E B T</b>	<b>H W J C</b>	<b>DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE</b>	<b>C U D</b>	<b>AMOUNT OF CLAIM [\$]</b>
The Associates Credit Card Services P. O. Box 142319 Irving, Texas 75014-2319 4227610010246127		J	Credit Card Purchases 1998		3,523.48
Capital One Bank Services P.O. Box 85015 Richmond, Virginia 23285-5015 5291152122318344		W	Credit Card Purchases 2002		441.07
Capital One Bank Services P.O. Box 85015 Richmond, Virginia 23285-5015 5178052247311430		W	Credit Card Purchases 2002		457.00
Capital One Bank Services P.O. Box 85015 Richmond, Virginia 23285-5015 5307582082220845		W	Credit Card Purchases 2001		438.00
Chase Manhattan Bank P. O. Box 15919 Wilmington, Delaware 19850-5919 5263400033128144		W	Credit Card Purchases 1992		10,973.10

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**In Re: EDWARD J. CARRIGG**

**AND ELIZABETH J. CARRIGG,**

**Debtors.**

**Bk. No: 03-\_\_\_\_\_**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

<b>CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE</b>	<b>C O D E B T</b>	<b>H W J C</b>	<b>DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE</b>	<b>C U D</b>	<b>AMOUNT OF CLAIM [\$]</b>
Chase Manhattan Bank P. O. Box 15919 Wilmington, Delaware 19850-5919 4253330001196978		W	Credit Card Purchases 1995		10,535.33
Choice Card P.O. Box 6248 Sioux Falls, S. Dakota 57117 4428135122016801		W	Credit Card Purchases 1990		4,464.18
Citibank, NA P.O. Box 8108 S. Hackensack, New Jersey 07606-8108 5424180511165687		H	Credit Card Purchases 1981		6,495.28
Citibank VCS AT&T Universal Card P. O. Box 44167 Jacksonville, Florida 32231-4167 5398710051863218		J	Credit Card Purchases 1983		5,826.49
Citifinancial Credit Card Services P.O. Box 142319 Irving, Texas 75014-2319 673200560133181		J	Personal Loan - 2002		4,774.09
Compucredit Emerge/PVN Cardholder Services P.O. Box 105555 Atlanta, Georgia 30348-5555 5182850000284791		J	Credit Card Purchases 1995		5,847.52
Discover Financial Services P.O. Box 15192 Wilmington, Delaware 19850-5192 6011002997501820		J	Credit Card Purchases 1986		8,343.34

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**In Re: EDWARD J. CARRIGG**

**AND ELIZABETH J. CARRIGG,**

**Bk. No: 03-\_\_\_\_\_**

**Debtors.**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

<b>CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE</b>	<b>C O D E B T</b>	<b>H W J C</b>	<b>DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE</b>	<b>C U D</b>	<b>AMOUNT OF CLAIM [\$]</b>
Discover Financial Services P.O. Box 15192 Wilmington, Delaware 19850-5192 6011300444502163		J	Credit Card Purchases 1990		7,536.72
Household Bank GM Classic P.O. Box 80082 Salinas, California 93912-0082 5437000301119584		J	Credit Card Purchases 1992		8,190.38
Household Bank Orchard Bank – Bank Card Services P.O. Box 80084 Salinas, California 93912-0084 4269441100275878		J	Credit Card Purchases 1998		1,433.00
HSBC Bank USA P.O. Box 9 Buffalo, New York 14240 5215317001763836		H	Credit Card Purchases 1960		11,886.97
HSBC Bank USA P.O. Box 9 Buffalo, New York 14240 7824149100093982		H	Credit Card Purchases 1994		6,128.80
MBNA America Bank Card Services P.O. Box 15026 Wilmington, Delaware 19850-5026 4313027291217518		J	Credit Card Purchases 1975		6,362.06
Sears Roebuck & Co. P.O. Box 818017 Cleveland, Ohio 44181-8017 3481010261823		H	Credit Card Purchases 1967		2,914.47

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In Re: EDWARD J. CARRIGG

AND ELIZABETH J. CARRIGG,

Bk. No: 03-\_\_\_\_\_

Debtors.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C U D	AMOUNT OF CLAIM [\$]
Sears Roebuck & Co. P.O. Box 818007 Cleveland, Ohio 44181-8007 5121070145073900		J	Credit Card Purchases 1996		6,989.31

**TOTAL**

**\$ 113,456.21**

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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In Re: **EDWARD J. CARRIGG**  
**And ELIZABETH J. CARRIGG,**  
**Debtors.**

**Bk. No: 03**

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of Debtor's interest in contract, *i.e.*, *Purchaser, Agent, etc.* State whether Debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party posted on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NO. OF ANY GOVERNMENT CONTRACT.
	Contract for                      located at Dated: Commenced: Term:
	Contract for                      located at Dated: Commenced: Term:
	Contract for                      located at Dated: Commenced: Term:
	Contract for                      located at Dated: Commenced: Term:

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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: EDWARD J. CARRIGG and  
ELIZABETH J. CARRIGG,  
Debtors.

Bk. No: 03-\_\_\_\_\_

**SCHEDULE H - CO-DEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the Debtor in the List of Creditors. Include all guarantors and co-signers. In community and property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the non-debtor spouse during the six years immediately preceding the commencement of this case.

X Check this box if debtor has no co-debtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**In Re:           EDWARD J. CARRIGG and  
                  ELIZABETH J. CARRIGG**

**Bk. No: 03-\_\_\_\_\_**

**Debtors.**

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.			
Debtor's Marital Status:	<b>DEPENDENTS OF DEBTOR AND SPOUSE</b>		
Married	NAMES	AGE	RELATIONSHIP
<b>EMPLOYMENT:</b>	<b>DEBTOR</b>		<b>SPOUSE</b>
Occupation	Retired		Retired
Name of employer			
How long employed			
Address of employer			

INCOME: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.)		
Estimated monthly overtime		
<b>Subtotal</b>	0	0

**LESS PAYROLL DEDUCTIONS**

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (specify):

<b>Subtotal of Payroll Deductions</b>	0	0
<b>Total net monthly take home pay</b>	0	0

Regular income from operation of business, profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to debtor  
for the debtor's use or that of dependents listed above

Social Security or other government assistance	899.00	479.00
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Specify:

Pension or retirement income	1169.43	
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Other monthly income. Specify:  
(Specify)

<b>TOTAL MONTHLY INCOME</b>	\$ 2,068.43	\$ 479.00
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<b>Total combined monthly income</b>	\$ 2,547.43
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(Report also on Summary of Schedules)

**Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: None**

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**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

**In Re:           EDWARD J. CARRIGG and  
                  ELIZABETH J. CARRIGG**

**Bk. No: 03-\_\_\_\_\_**

**Debtors.**

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedules.

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ASSETS [\$]	LIABILITIES [\$]	OTHERS [\$]
A. Real Property.	80,000.00		
B. Personal Property.	20,510.00		
C. Property Claimed as Exempt.			
D. Creditors Holding Secured Claims.		81,580.24	
E. Creditors Holding Unsecured Priority Claims.		0.00	
F. Creditors Holding Unsecured Nonpriority Claims.		113,456.21	
G. Executory Contracts And Unexpired Leases.			
H. Codebtor.			
I. Current Income Of Individual Debtors.			
J. Current Expenditures of Individual Debtors.			
<b>TOTAL ASSETS</b>	<b>\$ 100,510.00</b>		
	<b>TOTAL LIABILITIES</b>	<b>\$ 195,036.45</b>	

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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: **EDWARD J. CARRIGG and  
ELIZABETH J. CARRIGG,**

Bk. No: 03-\_\_\_\_\_

Debtors.

**UNSWORN DECLARATION UNDER PENALTY OF PERJURY**

*(If completed by an individual or individual and spouse)* I declare under penalty of perjury that I have read the answers contained in the foregoing **CHAPTER 7 BANKRUPTCY SCHEDULES** and any attachments thereto and that they are true and correct.

Dated:

7/9/03

Edward J Carrigg  
Signature of Debtor

Elizabeth J Carrigg  
Signature of Joint Debtor

*(If completed on behalf of a partnership or corporation)* I declare under penalty of perjury that I have read the answers contained in the foregoing **CHAPTER 7 BANKRUPTCY SCHEDULES** and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Dated:

**NAME OF CORPORATION**

By:\_\_\_\_\_

Name of Principal

Title

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)  
Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571

709665

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In Re: Edward J. Carrigg  
And Elizabeth J. Carrigg

Bk. No: 03-\_\_\_\_\_

Debtors.

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I, Edward J. Carrigg and Elizabeth J. Carrigg, the Debtors, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. *Property to Be Surrendered.*

Description of Property	Creditor's Name

b. *Property to Be Retained. [Check applicable statement of debtor's intention concerning reaffirmation, redemption, or lien avoidance.]*

Description of Property	Creditor's Name	Debt will be reaffirmed pursuant to Section 524(c)	Property is claimed as exempt and will be redeemed pursuant to Section 722	Lien will be avoided pursuant to Section 522(f) and property will be claimed as exempt
47 Temple Drive	Chase Manhattan Mortgage	X		
2002 Ford Focus	Ford Motor	X		

3. I understand that Section 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the Court, or within such additional time as the Court, for cause, within such 45-day period fixes.

Dated: 7/9/03

Edward J. Carrigg  
Signature of Debtor

Dated: 7/9/03

Elizabeth J. Carrigg  
Signature of Co-Debtor (if applicable)

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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In Re: EDWARD J. CARRIGG

And ELIZABETH J. CARRIGG

Case No.: 03-\_\_\_\_\_

Debtors.

**STATEMENT PURSUANT TO BANKRUPTCY RULE 2016(b)**

1. Pursuant to 11 U.S.C. Section 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named Debtors and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the Debtors in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$450.00 including filing fee
Prior to the filing of this statement, I have received	\$200.00
The balance due from the Debtors is	\$250.00

2. The source of compensation paid to me is: ☐ the Debtors ☒ Other (specify). the Debtors' children

3. The source of compensation to be paid to me is: the Debtors' children.

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

5. In return for the above-disclosed fee, I have agreed to render legal services for all aspects of the bankruptcy case, including:

**Analysis of financial situation, and rendering legal advise and assistance to the Debtors in determining whether to file a petition under Title 11 of the United States Code, preparation and filing of the Petition, Schedules, Statement of Affairs and other documents required by the United States Bankruptcy Court, and representation of the Debtor at the Meeting of Creditors (§341 meetings).**

6. By agreement with the Debtors, the above-disclosed fee does not include the following services:

**Matters beyond those contemplated in Local Bankruptcy Rule 2016-1.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the Debtors in this bankruptcy proceeding.

Dated: Buffalo, New York

July \_\_, 2003

**DAMON & MOREY LLP**

By: 

Beth Ann Bivona

Christopher D. Smith

*Attorneys for the Debtors*

1000 Cathedral Place

298 Main Street

Buffalo, New York 14202

709669

**The Associates  
Credit Card Services  
P.O. Box 142319  
Irving, TX 75014-2319**

**Capital One Bank Services  
P.O. Box 85015  
Richmond, VA 23285-5015**

**Chase Manhattan Bank  
P.O. Box 15919  
Wilmington, DE 19850-5919**

**Chase Manhattan Mortgage Corp.  
P.O. Box 50911  
Dept. 310  
San Diego, CA 92150-9011**

**Choice Card  
P.O. Box 6248  
Sioux Falls, S. Dakota 57117**

**Citibank, NA  
P.O. Box 8108  
S. Hackensack, NJ 07606-8108**

**Citibank VCS  
AT&T Universal Card  
P.O. Box 44167  
Jacksonville, FL 32231-4167**

**Citifinancial  
Credit Card Services  
P.O. Box 142319  
Irving, TX 75014-2319**

**Compucredit Emerge/PVN  
Cardholder Services  
P.O. Box 105555  
Atlanta, GA 30348-5555**



**Discover Financial Services  
P.O. Box 15192  
Wilmington, DE 19850-5192**

**Ford Credit  
P.O. Box 17948  
Greenville, SC 29606-8948**

**Household Bank  
GM Classic  
P.O. Box 80082  
Salinas, CA 93912-0082**

**Household Bank  
Orchard Bank – Bank Card Services  
P.O. Box 80084  
Salinas, CA 93912-0084**

**HSBC Bank USA  
P.O. Box 9  
Buffalo, NY 14240**

**MBNA America  
Bank Card Services  
P.O. Box 15026  
Wilmington, DE 19850-5026**

**Sears Roebuck & Co.  
P.O. Box 818017  
Cleveland, OH 44181-8017**

**Sears Roebuck & Co.  
P.O. Box 818007  
Cleveland, OH 44181-8007**

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